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**Steps to Establish a Small Business in Virginia**

There are many questions to be asked before starting a new business. This guide attempts to provide prospective business owners with information that will facilitate the process, and to answer such questions as:

- What will be my legal structure?
- How can I find out where to start?
- Do I need a license?
- Do I have the necessary skills and experience for the business?
- What resources do I need?
- What will I name my business?
- How will my company's business records be maintained?
- What insurance coverage will be needed?
- What equipment or supplies will I need?
- How will I compensate myself?
- Where will my business be located?
- How many employees will I hire? Full time? Part time?

**Determine the Structure of Your Business**

- Sole proprietorship
- Partnership
- Limited partnership
- Corporation

A comparison of business structures is included in the step-by-step guide to registering a business developed by the State Corporation Commission, Virginia Employment Commission, and Department of Taxation. Appropriate forms are also included.

Business Registration Guide, 5<sup>th</sup> ed. – [www.state.va.us/scc/division/clk/brg.htm](http://www.state.va.us/scc/division/clk/brg.htm)

All foreign domestic corporations and limited partnerships and franchises operating in Virginia must register with the Virginia State Corporation Commission

Contact the Clerk's Office at [www.state.va.us/scc/division/clk/corp.htm](http://www.state.va.us/scc/division/clk/corp.htm)

State Corporation Commission  
P.O. Box 1197  
Richmond, VA 23218  
804-371-8867  
Toll-free in Virginia: 800-522-7945

### **Consider the name of your Business**

If you choose a fictitious name (other than the owner's) you must register the name with the county or city where the business will be located.

### **Obtain an Employee Identification Number (EIN) from the Internal Revenue Service**

Sole proprietors, corporations, partnerships, and other business entities must obtain an EIN for use as taxpayer identification. The information provided on this form establishes a business tax account with the IRS.

IRS Form SS4 is available at <ftp://ftp.fedworld.gov/pub/irs-pdf/fss4.pdf>  
Telephone 800-829-3676. Ask for form SS4.

### **Write a Business Plan**

When applying for a loan you must submit a business plan along with the application. The Small Business Administration website offers a good model.

SBA – Business Plans [www.sba.gov/starting/indexbusplans.html](http://www.sba.gov/starting/indexbusplans.html)

### **Apply for a Business License and obtain Zoning Approval from the Locality where the Business will be Located**

Depending on the type of business, you will need to obtain a license or permit and zoning approval from the county or city.

In Lynchburg:

Commissioner of the Revenue  
900 Church Street  
Lynchburg, VA 24504  
847-1305

In Amherst County

Commissioner of the Revenue  
P.O. Box 719  
Amherst, VA 24521  
946-9310

#### In Bedford County

Commissioner of the Revenue (register for personal property taxes)  
122 East Main Street  
Bedford, VA 24522  
540-586-7621

#### In Campbell County

Commissioner of the Revenue  
P.O. Box 66  
Rustburg, VA 24588  
592-9584

### **Obtain a Professional and/or Occupational License**

The Department of Professional and Occupational Regulation regulates twenty-nine occupations and professions from accountants to waterworks operators. For information or forms, contact:

Department of Professional and Occupational Regulation  
3600 West Broad Street  
Richmond, VA 23230  
804-367-8500  
Fax: 804-367-2475  
[www.state.va.us/dpor/indexie.html](http://www.state.va.us/dpor/indexie.html)

### **Obtain Insurance Coverage for your Business and Employees**

In addition to insuring your business against damage you will also need Workers' Compensation Insurance if you have employees. For information, consult the *Employers' Pamphlet* from the Virginia Workers' Compensation Commission [www.vwc.state.va.us/employers\\_guide.htm](http://www.vwc.state.va.us/employers_guide.htm)

### **Ensure Compliance with Building Code and Fire Regulations**

*The BOCA National Building Code* is kept at the Reference Desk.

Division of Building and Fire Regulation  
The Jackson Center  
501 North Second Street  
Richmond, VA 23219  
804-371-7000  
[www.dhcd.state.va.us/dbfr/dbfrindex.htm](http://www.dhcd.state.va.us/dbfr/dbfrindex.htm)

### **Become Familiar with Regulations**

#### General Regulations

Virginia Administrative Code – [leg1.state.va.us/000/srr.htm](http://leg1.state.va.us/000/srr.htm)

Virginia Register of Regulations –  
[legis.state.va.us/codecomm/register/regindex.htm](http://legis.state.va.us/codecomm/register/regindex.htm)

Virginia Regulatory Town Hall – [www.townhall.state.va.us](http://www.townhall.state.va.us)

Code of Federal Regulations – [www.access.gpo.gov/nara/cfr/index.html](http://www.access.gpo.gov/nara/cfr/index.html)

Federal Register – [www.access.gpo.gov/nara](http://www.access.gpo.gov/nara)

## Labor, Occupational, and Health Regulations

Small Business Guide to the FDA –  
[www.fda.gov/ora/fed\\_state/Small\\_Business/sb\\_guide/](http://www.fda.gov/ora/fed_state/Small_Business/sb_guide/)

Virginia Department of Labor and Industry  
Powers-Taylor Building  
13 South Thirteenth Street  
Richmond, VA 23219  
804-371-2327  
TDD: 804-786-2376  
[www.doli.state.va.us/](http://www.doli.state.va.us/)

Virginia Workers' Compensation Commission  
1000 DMV Drive  
Richmond, VA 23220  
804-367-8600  
Fax: 804-367-9740  
Toll-free in Virginia: 877-664-2566  
[www.vwc.state.va.us](http://www.vwc.state.va.us)

## Environmental Regulations

Virginia Department of Environmental Quality  
629 East Main Street  
Richmond, VA 23219  
804-698-4000  
Toll-free in Virginia: 800-592-5482  
[www.deq.state.va.us](http://www.deq.state.va.us)

Environmental Protection Agency Small Business Gateway –  
[www.epa.gov/smallbusiness/](http://www.epa.gov/smallbusiness/)

Environmental Protection Agency Small Business Ombudsman –  
[www.epa.gov/sbo](http://www.epa.gov/sbo)

Small Business Environmental Home page – [www.smallbiz-enviroweb.org/](http://www.smallbiz-enviroweb.org/)

## Track Legislation that Affects Your Business – Know the Law

Virginia - Legislative Information System – [leg1.state.va.us/lis.htm](http://leg1.state.va.us/lis.htm)

## Federal

Thomas: Legislative Information on the Internet – [www.thomas.loc.gov](http://www.thomas.loc.gov)

Senate Committee on Small Business – [sbc.senate.gov](http://sbc.senate.gov)

House Small Business Committee – [www.house.gov/smbiz/schedule/](http://www.house.gov/smbiz/schedule/)

Elaws Advisors – Employment Laws Assistance for Workers and Small Businesses – [www.dol.gov/elaws](http://www.dol.gov/elaws)

## Taxes

Virginia Guide to Local Taxes on Business – [www.yesvirginia.org/pdf/guides/taxes2001.pdf](http://www.yesvirginia.org/pdf/guides/taxes2001.pdf)

Internal Revenue Service – [www.irs.gov/bus\\_info/index.html](http://www.irs.gov/bus_info/index.html)

SBA Small Business Tax Information – [www.sba.gov/BI/taxinfo.html](http://www.sba.gov/BI/taxinfo.html)

## Books

- *American Bar Association Legal Guide for Small Business*  
Adult Non-Fiction and Reference Stacks **343.73 Am**
- *Anatomy of a Business Plan* - Linda Pinson  
Adult Non-Fiction **658.152 Pi 1989**
- *Business Know-How: An Operational Guide for Home-based and Micro-Sized Businesses with Limited Budgets* - Janet Attard      Adult Non-Fiction **658.022 At**
- *Business Plans Made Easy* – Mark Hendricks and John Riddle  
Adult Non-Fiction **658.4 He**
- *The Complete Book of Small Business Legal Forms* - Dan Sitarz  
Adult Non-Fiction and Reference **346.7306 Si**
- *The Complete Guide to Running and Growing Your Business* - Andrew J. Sherman  
Adult-Non-Fiction **658.022 Sh**
- *The Complete Small Business Sourcebook* - Carl Hausman and Wilbur Cross  
Adult Non-Fiction **658.022 Ha**
- *Entrepreneur Magazine's Restaurant and Five Other Food Businesses* – Jacquelyn Lynn  
Adult Non-Fiction **647.95 Ly**
- *Entrepreneur Magazine's Success for Less: 100 Low-Cost Businesses You Can Start Today* - Rob (Robert D.) Adams      Adult Non-Fiction **658.041 Ad**
- *Financing the Small Business* – Robert Sisson - Reference Stacks **658.1592 Si**
- *Financing Your Business Dreams with Other People's Money: How and Where to Find Money for Start-Up and Growing Businesses* - Harold R. Lacy  
Adult Non-Fiction **658.1592 La**
- *Free Help from Uncle Sam to Start Your Own Business (or Expand the One You Have)* – William M. Alarid  
Reference Desk **338.642 Al**

- *Free Money for Small Businesses and Entrepreneurs* - Laurie Blum  
Reference Stacks **658.1522 Bl**
- *Generation, Inc.: The 100 Best Businesses for Young Entrepreneurs* - Elina Furman  
Adult Non-Fiction **658.041 Fu**
- *How to Form Your Own Profit or Non-profit Corporation without a Lawyer* – Benji O. Anosike  
Reference **658.048 An**
- *How to Get a Small Business Loan: A Banker Shows You Exactly What to Do to Get a Loan* - Bryan E. Milling  
Adult Non-Fiction **658.1542 Mi**
- *How to Incorporate and Start a Business in Virginia* – J.W. Dicks  
Reference **658.048 Di**
- *How to Own and Operate Your Own Home Day Care Business Successfully without Going Nuts!* - Terri Simmons  
Adult Non-Fiction **362.712 Si**
- *How to Start a Business in Virginia* – Entrepreneur Press  
Adult Non-Fiction and Reference **658.11 Vi**
- *How to Start and Run Your Own Retail Business* – Irving Burstiner  
Adult Non-Fiction and Reference **658.87 Bu**
- *How to Write a Business Plan* - Mike P. McKever  
Reference Stacks **658.1522 Mc**
- *Mancuso's Small Business Basics: Start, Buy or Franchise Your Way to a Successful Business* - Joseph Mancuso  
Adult Non-Fiction **658.022 Ma**
- *Money Hunt: 27 New Rules for Creating and Growing a Breakaway Business* - Miles Spencer  
Adult Non-Fiction **659.11 Sp**
- *Money Sources for Small Business: How You Can Find Private, State, Federal and Corporate Financing* - William M. Alarid  
Reference Stacks **658.1522 Al**
- *The Restaurant Start-Up Guide: A 12-Month Plan for Successfully Starting a Restaurant* Peter Rainsford  
Adult Non-Fiction **647.95 Ra**
- *Sister CEO: The Black Woman's Guide to Starting Her Own Business* - Cheryl D. Broussard  
Adult Non-Fiction **658.114 Br**
- *Small Business Formation Handbook* - Robert A. Cooke  
Adult Non-Fiction **346.7306 Co**
- *The Small Business Start-Up Guide: A Surefire Blueprint to Successfully Launch Your Own Business* - Hal Root  
Adult Non-Fiction **658.11 Ro 2002**
- *The Small Business Start-Up Guide* - Robert Sullivan  
Adult Non-Fiction **658.022 Su**
- *Smart Guide to Starting a Small Business* - Lisa Rogak  
Adult Non-Fiction **658.022 Ro**
- *SmartStart Your Virginia Business*  
Reference Stacks **658.11 Sm**
- *Start Your Own Business: The Only Start-Up Book You'll Ever Need* – Rieve Lesonsky  
Adult Non-Fiction and Reference **658.041 St**
- *Start Your Own At-Home Child Care Business* - Patricia C. Gallagher  
Oversize **362.712 Ga 1994**
- *Start Small, Finish Big: Fifteen Key Lessons to Start—and Run—Your Own Successful Business* - Fred DeLuca  
Adult Non-Fiction **658.041 De**

- *Succeeding in Small Business: The 101 Toughest Problems and How to Solve Them* - Jane Applegate Adult Non-Fiction **658.022 Ap**
- *Surviving the Start-Up Years in Your Own Business* - Joyce S. Marder Adult Non-Fiction **658.1141 Ma**
- *The Unofficial Guide to Starting a Small Business* - Marcia Layton Turner Adult Non-Fiction **658.1141 Tu**
- *Virginia Business Resource Directory: A Guide to Services available for Existing and Potential Businesses* Reference Stacks **338.0025 Vi**
- *The Young Entrepreneur's Guide to Starting and Running a Business* – Steve Mariotti Adult Non-Fiction **658.1141 Ma**

You might also try the following **subject headings** and their sub-headings in the library catalog:

African American business enterprises  
 Business planning  
 Entrepreneurship  
 Home-based businesses  
 New business enterprises  
 Small business

**For more information**, contact the following organizations:

Small Business Development Center  
 147 Mill Ridge Road  
 Lynchburg, VA  
 434-582-6170

Small Business Administration Virginia Office  
 400 North 8<sup>th</sup> Street  
 Richmond, VA 23229  
 804-771-2400, ext. 110  
 SBA Answer Desk – 800-827-5722

Virginia Department of Business Assistance  
 P.O. Box 446  
 Richmond, VA 23218-0446  
 804-371-8200  
[www.dba.state.va.us/services/](http://www.dba.state.va.us/services/)

Virginia Economic Development Partnership  
 901 East Byrd Street  
 P.O. Box 798  
 Richmond VA 23218-0798  
 804-371-8100  
 Fax: 804-371-8112  
[www.yesvirginia.org/smallbuscorner.asp](http://www.yesvirginia.org/smallbuscorner.asp)

## Websites

AllBusiness – [www.allbusiness.com](http://www.allbusiness.com)

American Express Small Business Exchange – [www.americanexpress.com/smallbusiness](http://www.americanexpress.com/smallbusiness)

BizCenter – [www.chamberbiz.com/bizcenter](http://www.chamberbiz.com/bizcenter)

Business Week Online Small Business Section – [www.businessweek.com/smallbiz/index.html](http://www.businessweek.com/smallbiz/index.html)

Federal Forms – [www.sba.gov/library/forms.html](http://www.sba.gov/library/forms.html)

Government Brochures on Small Business – [www.pueblo.gsa.gov/smbuss.htm](http://www.pueblo.gsa.gov/smbuss.htm)

Small Business Administration – [www.sbaonline.sba.gov](http://www.sbaonline.sba.gov)

Small Business Knowledge Base – [www.bizmove.com](http://www.bizmove.com)

Small Business Startup Kit – [www.sba.gov/starting/indexsteps.html](http://www.sba.gov/starting/indexsteps.html)

U.S. Business Advisor – [www.business.gov](http://www.business.gov)

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2315 Memorial Ave.  
Lynchburg, VA 24501  
455-6310  
[www.lyncburgva.gov/publiclibrary](http://www.lyncburgva.gov/publiclibrary)